

Information on R-Bank JSC adherence to safe operation regulations, stipulated by the National Bank of the Republic of Belarus as of 01.11.2024

| No | Rate | Regulatory value | Actual execution as of 01.11.2024 |
|------|--|---|--|
| 1. | Minimal regulatory capital | 60,00 mln.Bel.rubles | 93,83 mln.Bel.rubles |
| 2. | Capital adequacy requirements | | |
| 2.1. | Regulatory capital adequacy Requirement as to regulatory capital adequacy, considering conservation buffer | at least 10,0% at least 12,5% | 28,580% |
| 2.2. | Tier 1 core capital adequacy Requirement as to Tier 1 core capital adequacy, considering conservation buffer Requirement as to Tier 1 core capital adequacy, considering conservation buffer and the countercyclical buffer | at least 4,5% at least 7,0% at least 7,0% | 12,705% |
| 2.3. | Tier 1 capital adequacy | at least 7,0% | 13,700% |
| 3. | Capital leverage requirement | at least 3% | 13,8% |
| 4. | Liquidity requirements | | |
| 4.1. | Liquidity coverage ratio | at least 100% | 158,5% |
| 4.2. | Net Stable Funding Ratio | at least 100% | 131,3% |
| 5. | Risks concentrations | | |
| 5.1. | Major risks total <i>minimal value in the reporting month</i> <i>maximal value in the reporting month</i> | up to 6-fold RC | 0,7 0,2 0,7 |
| 5.2. | Insider risks total - legal entities <i>minimal value in the reporting month</i> <i>maximal value in the reporting month</i> | up to 50% RC | 3,2% 2,5% 3,2% |
| 5.3. | Insider risks total - individuals | up to 5% RC | 0,0% |
| 6. | Special reserve for potential losses on assets and transactions, not reported on the balance sheet (th.Bel.rub.) | requested 15 460,8 | Actual established 15 460,8 |